

INSURANCE REQUIREMENTS

AUTOMOBILE LIABILITY - Bodily injury and property damage liability covering all owned, non-owned and hired automobiles for limits of not less than \$1,000,000 bodily injury each person, each accident and \$1,000,000 property damage, or \$1,000,000 combined single limit each occurrence/aggregate.

If the contractor is a company/association that does not own vehicles then they of course would not have auto insurance. Hired/Non-Owned auto coverage protects the company/association should an employee/representative be using their own car on company/association business and is involved in an accident.

Now if we are contracting with an individual who will be driving onto County property, we know that they will not have hired/non-auto coverage and not at limits of \$1million. Therefore we request "proof of automobile liability insurance".

COMMERCIAL GENERAL LIABILITY - Bodily injury and property damage liability as shall protect the contractor and any subcontractor performing work under this contract from claims of bodily injury or property damage which arise from operation of this contract whether such operations are performed by contractor, any subcontractor or any one directly or indirectly employed by either. The amounts of such insurance shall not be less than \$1,000,000 bodily injury each occurrence/aggregate and \$1,000,000 property damage each occurrence/aggregate or \$1,000,000 bodily injury and property damage combined single limits each occurrence/aggregate. This insurance shall include coverage for products/completed operations, personal injury liability and contractual liability assumed under the indemnity provision of this contract.

General liability insurance is to protect the contractor from claims of bodily injury or property damage. This would apply to any damage done to the tennis courts or the parks or an injury to someone other than a member of the contracted group caused by contractor or anyone associated with the contractor.

WORKERS' COMPENSATION INSURANCE - Meeting the statutory requirements of the State of North Carolina and Employers Liability - \$100,000 per accident limit, \$500,000 disease per policy limit, \$100,000 disease each employee limit, providing coverage for employees and owners.

As to workers' compensation, less than three "employees" - workers' compensation insurance is not required.

Certificate of Insurance must list **Mecklenburg County Park and Recreation Department** as an Additional Insured with a minimum of a 10-day cancellation clause.

Mecklenburg County Park and Recreation Department
5841 Brookshire Boulevard
Charlotte, NC 28216